

# THRIFT ON THE FARM



THE WHOLE NATION is now concerned with Thrift, a lesson taught by the war.

THE FARMER AND HIS FAMILY have always practiced Thrift. This pamphlet summarizes thrift practices that have been common in good farming, and some practices suggested by the war—such as the almost universal habit of saving and investing in Government securities.

THRIFT MEANS CARE AND PRUDENCE in the management of resources and returns.

THRIFT BY THE PREVENTION OF WASTE will help to lower the cost of living and the cost of commodities used in business of all kinds, including farming.

A THRIFTY POPULATION means a prosperous, progressive, contented nation.



*Thrift Leaflet No. 17*

UNITED STATES  
DEPARTMENT OF AGRICULTURE & TREASURY DEPARTMENT



## GET MORE OUT OF YOUR TIME AND LABOR

By arranging your home, outbuildings, and equipment to save work.

By using labor-saving appliances, horse power, and modern machinery whenever possible.

By giving the same value and consideration to the unpaid labor of the family as if it were paid for; by paying for labor of young people a fair price and encouraging them to save ahead for themselves.

By planning work ahead by using the slack season in preparation for the busy season and for repairs.

By getting boys and girls into agricultural clubs to train them as to the value of time and money.

## GET MORE OUT OF YOUR SOIL

By disposing of surplus water by drainage, and preventing erosion of hill lands by terracing.

By conserving manure.

By using winter-cover crops.

By making better use of pasture and stubble.

By growing legumes and grasses on fallow and waste lands.

By taking care of your woodlot and protecting it from fire.

## GET MORE OUT OF YOUR BUILDINGS AND EQUIPMENT

By fitting them to the special needs of your family and your farm.

By securing them against loss by fire; by using fire insurance to carry the risk.

By protecting them properly; by using paint and whitewash freely; by creosoting posts.

By making repairs promptly.

## GET MORE OUT OF YOUR CROPS AND STOCK

By securing good seed; treating it to prevent plant diseases; preparing seed beds properly.

By spraying plants against insects and plant diseases.

By protecting orchard and garden crops from mice, rabbits, and other rodents.

By improving the breed in livestock and keeping records to check up its quality.

By using preventive measures against animal diseases; for example, vaccination, tuberculin testing, disinfection.

By growing as much of your own food and the feed of your livestock as you can.

By using a silo to make such forage as beet tops, cane, and corn more palatable and profitable.

By conserving surplus farm and garden products by canning, drying, salting, and preserving fruits, vegetables, meats, and eggs.

By utilizing otherwise wasted skim milk, whey, buttermilk, table left overs, unsalable fruits and vegetables to feed the pigs and poultry when they can not be used as human food.

By providing proper storage for your products.

By effective marketing; by good grading; by cooperation with your neighbors.

## GET MORE OUT OF YOUR HOME

By making the house and its surroundings healthful, convenient, comfortable, and attractive.

By securing a sanitary water supply; by using running water wherever possible—a simple piped system for water may cost only a few dollars.

By providing for proper disposal of sewage.

By thorough screening against flies and mosquitoes.

By adequate ventilating, lighting, and heating and well-arranged storage places. (Send for Thrift Leaflets Nos. 9, 11, 12, and 13.)

By equipping the kitchen and other workrooms as conveniently as the farm buildings—get the man to study this problem with the woman.

By machine equipment—pump; power washer and wringer; milk separator; churn; car, but don't buy a \$3,000 car and carry water because "we can't afford a water system."

By cutting out waste space and useless belongings.

By choosing furnishings that are comfortable, easy to care for, and pleasing to look at.

By providing simple, well-planned, well-cooked, palatable meals. (Get Thrift Leaflets Nos. 15 and 16 for suggestions.)

By choosing clothes which are comfortable, suitable, and becoming. (Thrift Leaflets Nos. 3 and 7 discuss this.)

By having a simple, practicable plan for the housework and following it.

By training all the family to prevent needless work.

By providing all the family with wholesome enjoyment, recreation, and chances for self-improvement—a neighborhood magazine club, for example.

By making the home a friendly, helpful part of the community—have people in and visit their homes.

SPEND WISELY



SAVE SANELY

## GET MORE OUT OF YOUR MONEY

By knowing where it comes from and where it goes to; that is, by keeping home and farm records and planning expenditures; by taking an annual inventory of property and savings to show progress made; by having a checking account at the bank.

By buying and selling to advantage, perhaps in cooperation with your neighbors.

By taking financial advice only from men of recognized standing and business ability; by refusing to be lured into unwise investments; shares of stock are less certain than bonds.

By distinguishing between what you need and what you wish before you spend.

By saving regularly a part of all money when received, for future needs and advancements.

By investing your savings and surplus where absolutely safe—Liberty Bonds and Victory Notes can still be bought through your bank and may be used as securities for low-rate loans from the bank; Thrift Stamps and War Savings Stamps (\$5) provide immediate interest-paying investment for small sums, and can be exchanged for the new \$100 and \$1,000 Treasury Savings Certificates, paying 4% compound interest; they will be cashed in whole or part by the Government when money is needed.

By having a "Ready Money Fund" invested in Government securities—for emergencies, for business opportunities; starting a "home-betterment fund" from eggs or other smaller income, in Thrift and War Savings Stamps to use for some definite purpose; having each boy and girl save for an independent "start-in-life fund" similarly invested.

By considering whether (1) a Federal Farm Loan Association, or (2) a Farmers' Credit Union, or (3) a Farmers' Mutual Fire Insurance Company, or (4) a U. S. Government Savings or Thrift Club will not improve your situation—then help form one or another of them. For details address, for 1, Federal Farm Loan Board, Washington; for 2 and 3, U. S. Department of Agriculture, Washington; for 4, U. S. Treasury Department, Washington.

THEN BUY WAR



SAVINGS STAMPS